

Shopping For Telephone Service

You may live in an area where many telecommunications service providers compete for your business, giving you many options and the opportunity to save money by choosing solutions that meet your needs. The keys to shopping for telephone service are knowing your needs and understanding your options.

Many telephone service providers offer “bundled” local and long distance services for a monthly flat rate. Bundled plans may benefit consumers who make many long distance calls, want

convenience or want a number of optional services such as caller ID, voice mail, etc. For other consumers,

combining separate plans and service options may be the most cost-effective option.

Some telecommunications service providers may also offer “packages” that combine

cable/satellite television, Internet and/or wireless telephone services with traditional landline service. These packages may offer some consumers substantial savings on their telecommunications services. However, consumers should study all of their needs to ensure that they receive the services they have chosen in the most cost-effective manner. The OUCC Web site (www.IN.gov/OUCC) offers a number of publications and links that can help consumers with these decisions.

Important:

When considering local and long distance service providers, look under “telephone companies” in your phone directory, ask friends and relatives about their providers and search the Internet. Several phone shopping comparison links are available at

www.openlines.in.gov.

Keep shopping if:

- The company refuses to provide information in writing.
- You don't understand the rates or charges, and the company does not explain them to your satisfaction.



Know your needs

To understand your long distance needs, review your monthly phone bills to determine your calling pattern. Begin by reviewing:

- The average number and length of calls you make or receive each month.
- The time of day you make or receive most calls.
- The people and places you call.
- The location(s) from which you make or receive calls.
- Your budget for phone services.

Once you understand your calling pattern, compare the different options (such as landline and cellular companies, prepaid calling cards, Internet or VoIP companies, and 10-10 numbers). Consider requesting written information on companies' offers to ensure there is no misunderstanding. Keep in mind that you can select different companies and different services for different types of calls such as state-to-state calls or local long distance calls.

When considering your needs for local telephone service, determine the average number of calls you make or receive each month and the optional services you would like to have. Check with local phone companies to compare their flat-rate plans and per-call plans, as well as the packages of optional plans.

Note:

No matter which service(s) you choose, remember to shop for the best deal. You may find that one long distance company gives you the best rate for state-to-state calls while another offers you the best rate for local long distance calls.



When evaluating the cost, consider:

Long Distance

- Do rates vary for different times of the day and days of the week? Rates for state-to-state, in-state, local long distance and international calls can vary considerably. Ask about the charge for any minutes used above the packaged amount.
- Some 10-10 dial-around numbers or prepaid calling cards require you to pay for a minimum number of minutes per call.
- What is the billing interval for calls?

Local and Long Distance

- Are any monthly charges required for service? What late fees, taxes and other charges might appear on your bill?
- Can you choose when and how you are billed? Are any fees assessed or discounts applied for doing so?
- Are the company's customer service employees accessible, helpful and available?
- Federal law requires phone companies to contribute to the Universal Service Fund (USF), which helps provide affordable telephone service to low-income and rural customers, as well as eligible schools, libraries and rural health care providers. Some companies recover USF charges through their basic rates, while some charge a flat fee and others charge a fee based on a percentage of the bill amount.

The Indiana Office of Utility Consumer Counselor (OUCC) is the state agency representing the interests of utility consumers and the general public in matters related to the provision of utility services. The OUCC is active in proceedings before regulatory and legal bodies and is committed to giving consumers a voice in the creation of utility service policy.

OpenLines publications are produced by the OUCC to educate consumers on their rights and responsibilities regarding utility services. Fact sheets on many telecommunications and other utility topics are available free of charge. All OpenLines and OUCC FastFacts publications are available on the OUCC Web site or by calling the OUCC Consumer Services Staff.



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